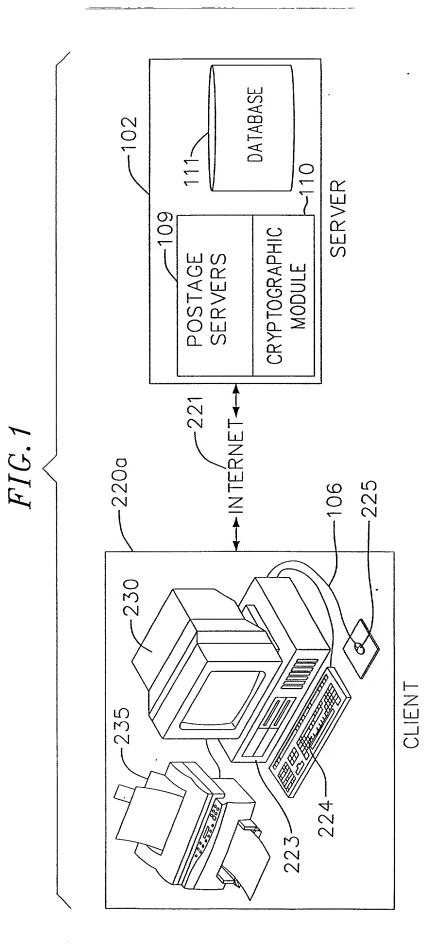
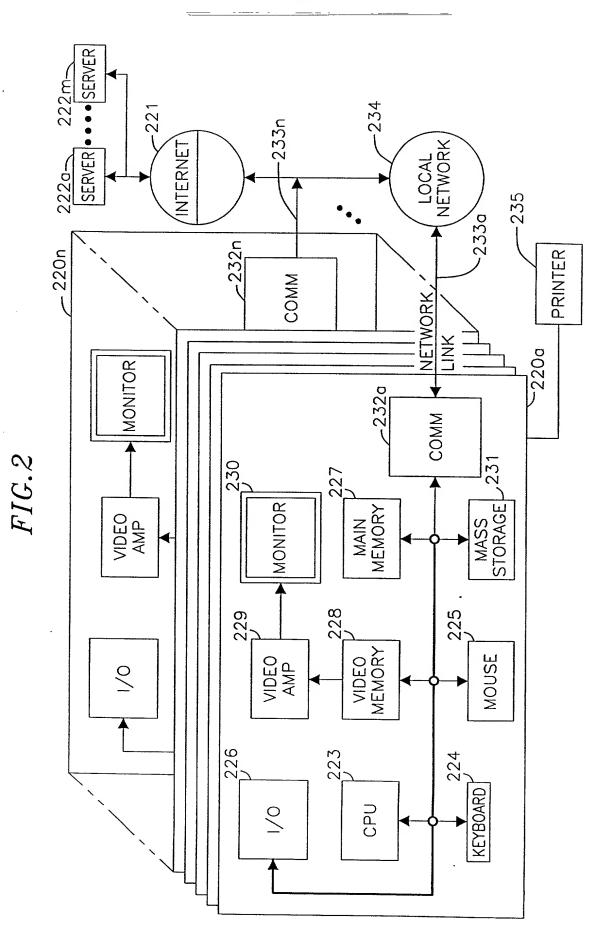
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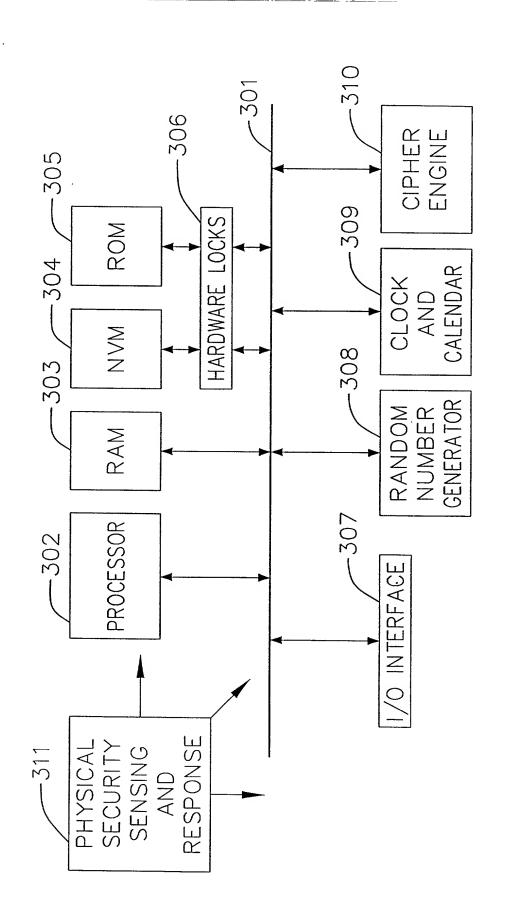


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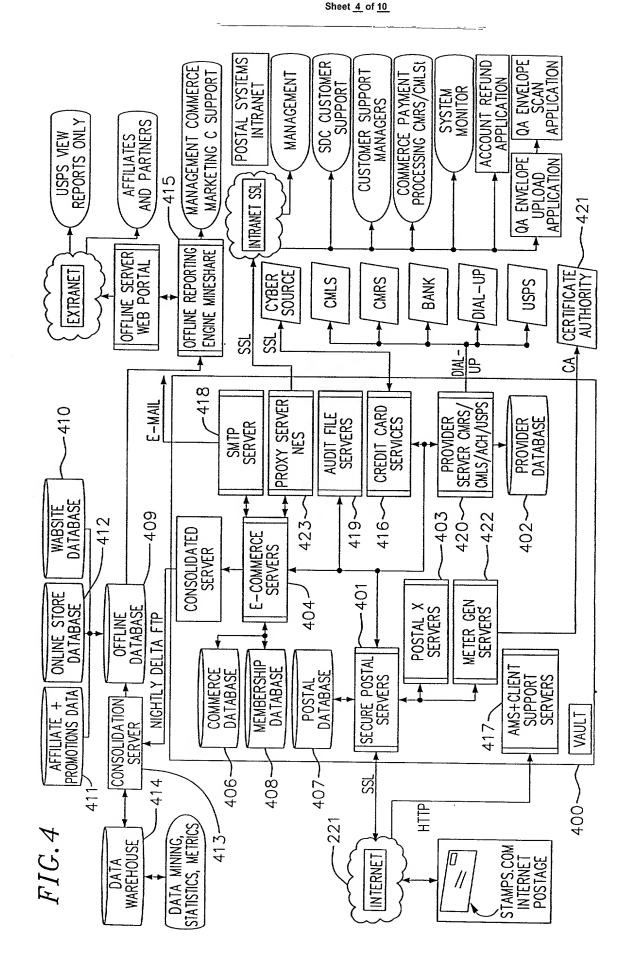


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FIG.3



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PSD RETURNS ABOVE, AS WELL AS 1TS OWN 64-BIT CHALLENGE CHALLENGE, USING THE HMK SHARED DURING REGISTRATION • THE PSD SIGNS THE HOST'S ESTABLISHING TRUST BETWEEN HOST AND PSD FOR THE TRANSACTION 502 Signifu with HMK (CRYPTOGRAPHIC MODULE DSD AND CHALLENGE RESPONSE CHALLENGE -501 503 SOFTWARE SOFTWARE CLIENT -503 CLIENT THE CHALLENGE IT SENT WITH CLIENT SOFTWARECOMPARES THE HMAC OF GENERATES A RANDOM, THE HMAC IT RECEIVES FROM THE PSD. 64-BIT CHALLENGE CLIENT SOFTWARE

CALCULATION OF THE SAME WAS NOT TAMPERED WITH. THIS ENSURES MESSAGE RESPONSE WITH LOCAL COMPARES HASH OF

ESTABLISHING TRUST BETWEEN PSD AND HOST FOR THE TRANSACTION

505-

CHALLENGE TO AUTHENTICATE ITSELF TO THE PSD

• HOST RETAINS PSD'S

THIS TRANSACTION

HOST TRUSTS THE PSD FOR

RECEIVED IS CHALLENGE SENT VERIFIES HOST'S REGISTERS ARE SAME AS LOCAL DATA VERIFIES CHALLENGE

THIS ABOVE TWO STEPS AUTHENTICATE THE HOST TO PSD.

OF REGISTERS.

-RAZVAO!

PSD PERFORMS TRANSACTION

CUSTOMER'S ASCENDING AND SIGNS CHALLENGE THAT THE PSD SENT, AND ALSO THE OCAL RECORD OF THE DESCENDING REGISTERS. SENDS THIS TO PSD. CLIENT SOFTWARE

SENDS AN HMAC OF ALL OF THE ABOVE, USING SHARED SENDS CLEARTEXT OF THE RANSACTION MESSAGE. CHALLENGE AND THE

502 CRYPTOGRAPHIC DATABASE MODULE) -507 SIGNED CHALLENGE AND AR/DR **TRANSACTION** CLEARTEXT: CHALLENGE 130-506-HMAC OF ENTIRE MESSAGE SOFTWARE CLIENT 503

FIG.5

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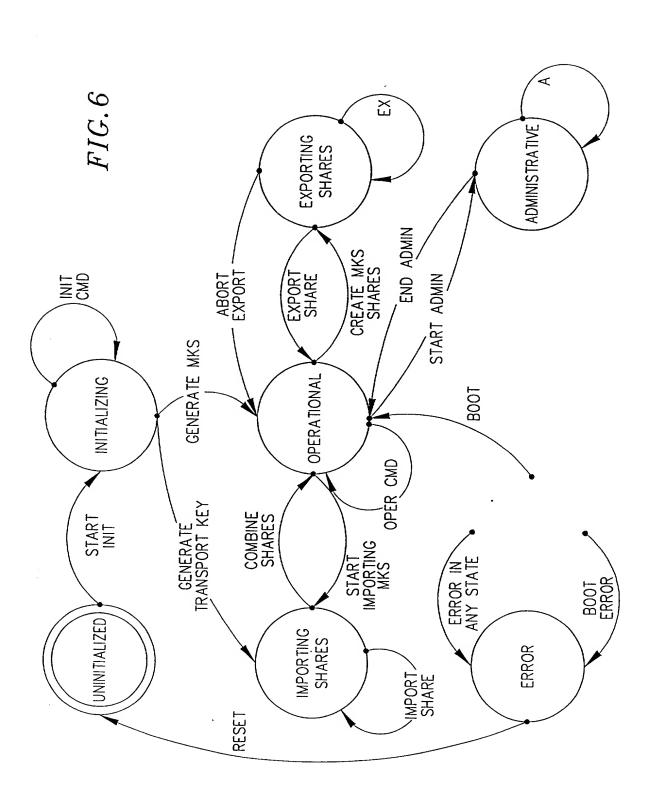
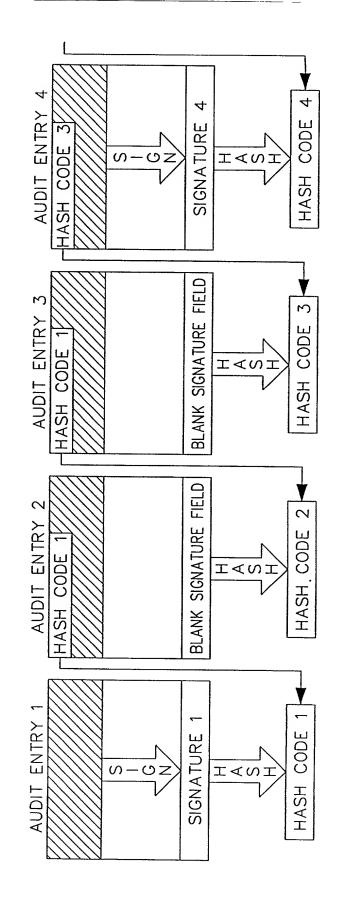


FIG. 7

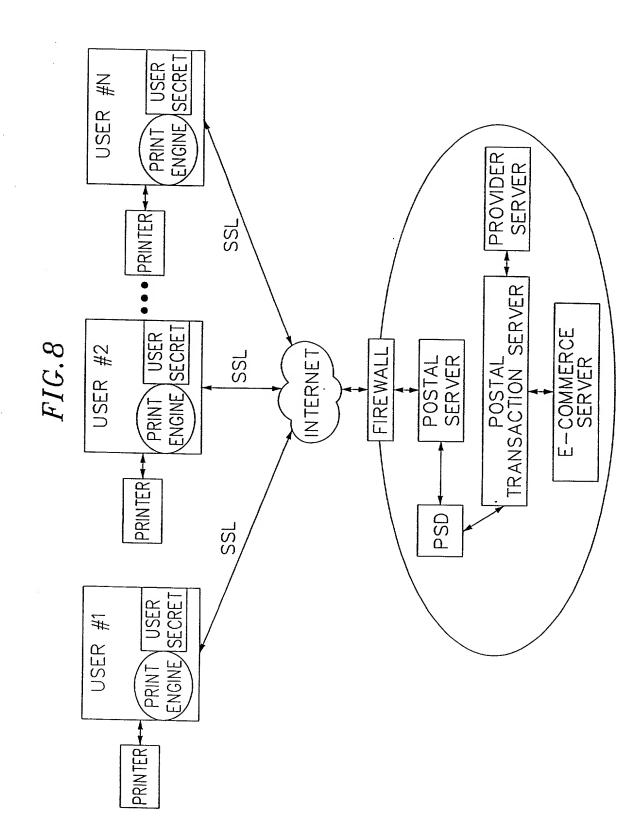
Attorney: Docket No.: Inventor(s): Title:

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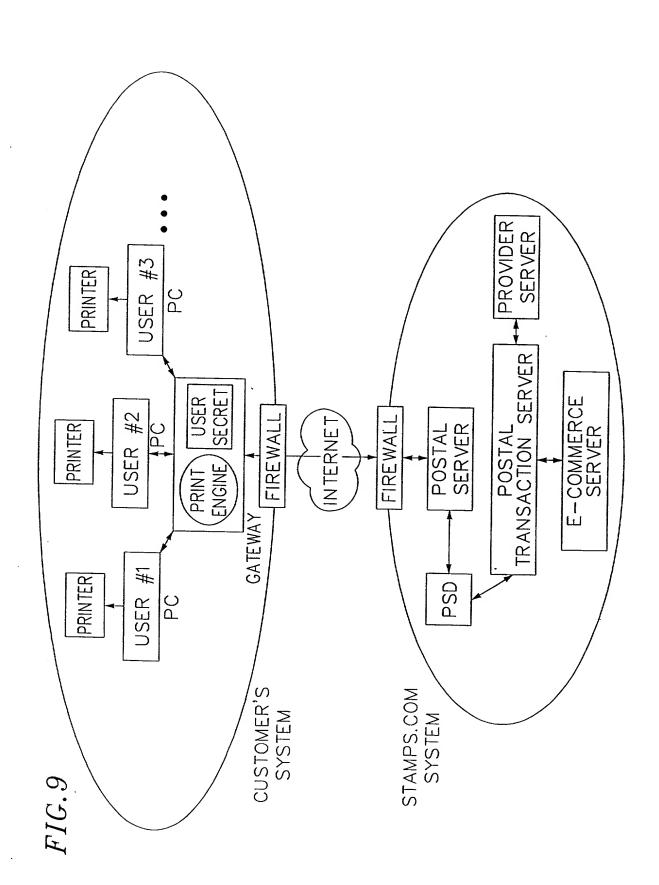


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FIG. 10

